

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
Harrisburg DIVISION**

In re: Teresa L. DeRoos

§ Case No. 23-01979

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Debtor(s)

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 09/01/2023. The case was converted to one under Chapter 7 on 05/15/2024. The undersigned trustee was appointed on 05/15/2024.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 279,900.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>215,808.21</u>
Administrative expenses	<u>18,875.29</u>
Bank service fees	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$ 45,216.50</u>

The remaining funds are available for distribution.

<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/20/2024 and the deadline for filing governmental claims was 03/01/2024. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$17,245.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$17,245.00, for a total compensation of \$17,245.00<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$584.22 for total expenses of \$584.22<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/24/2025

By: /s/ Kara K. Gendron  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

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<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit A

Page: 1

**Case No.:** 23-01979

**Case Name:** Teresa L. DeRoos

**Trustee Name:** (580180) Kara K. Gendron

**Date Filed (f) or Converted (c):** 05/15/2024 (c)

**§ 341(a) Meeting Date:** 06/11/2024

**For Period Ending:** 01/24/2025

**Claims Bar Date:** 09/20/2024

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	10 Hemlock Dr., Mechanicsburg, PA 17055, Cumberland County	279,900.00	0.00		279,900.00	FA
2	2018 Ford Escape, 53,000 miles	10,162.00	0.00		0.00	FA
3	beds, dressers, tables, chairs, couches, lamps, nightstands, dishware, cookware, kitchen appliances, washer and dryer	1,850.00	0.00		0.00	FA
4	TV's, cellphone, laptop	500.00	0.00		0.00	FA
5	books, pictures, knickknacks	125.00	0.00		0.00	FA
6	clothing, shoes	200.00	0.00		0.00	FA
7	various earrings, rings, necklaces, bracelets, engagement ring and wedding ring	1,250.00	0.00		0.00	FA
8	3 cats	75.00	0.00		0.00	FA
9	Cash	20.00	0.00		0.00	FA
10	Checking: Mid Penn Bank	1,000.00	0.00		0.00	FA
11	401 (k): Employer Managed	Unknown	Unknown		0.00	FA
12	IRA: Voya	Unknown	Unknown		0.00	FA
<b>12</b>	<b>Assets Totals (Excluding unknown values)</b>	<b>\$295,082.00</b>	<b>\$0.00</b>		<b>\$279,900.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

9/12/24 obtained expresss consent from all lien holders who won't be paid in full, per Judge's directions at last hearing; filed certificate of concurrence for sale. KKG

**Initial Projected Date Of Final Report (TFR):** 10/04/2024

**Current Projected Date Of Final Report (TFR):** 10/04/2024 (Actual)

# Form 2

## Cash Receipts And Disbursements Record

Exhibit B

Page: 1

Case No.: 23-01979  
Case Name: Teresa L. DeRoos  
Taxpayer ID #: \*\*-\*\*\*4357  
For Period Ending: 01/24/2025

Trustee Name: Kara K. Gendron (580180)  
Bank Name: Metropolitan Commercial Bank  
Account #: \*\*\*\*\*3489 Checking  
Blanket Bond (per case limit): \$0.00  
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/04/24		Jameson Stone	Net proceeds from sale of 10 Hemlock Dr, Mechanicsburg		45,216.50		45,216.50
	{1}		gross proceeds from sale of 10 Hemlock Drive \$279,900.00	1110-000			
			1st mortgage -\$174,218.72	4110-000			
			Kanel Rentals judgment -\$4,099.25	4120-000			
			American B&C judgment -\$32,135.88	4120-000			
			Realtors commission -\$16,394.00	3510-000			
			Transfer taxes -\$2,799.00	4700-000			
			City, town, and county taxes -\$2,555.36	4800-000			
			brokers fee, inspection costs, etc. -\$2,481.29	3992-000			
10/31/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		65.04	45,151.46
11/01/24		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		-65.04	45,216.50

<b>COLUMN TOTALS</b>	<b>45,216.50</b>	<b>0.00</b>	<b>\$45,216.50</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>45,216.50</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$45,216.50</b>	<b>\$0.00</b>	

## Form 2

Exhibit B  
Page: 2

### Cash Receipts And Disbursements Record

**Case No.:** 23-01979  
**Case Name:** Teresa L. DeRoos  
**Taxpayer ID #:** \*\*\_\*\*\*4357  
**For Period Ending:** 01/24/2025

**Trustee Name:** Kara K. Gendron (580180)  
**Bank Name:** Metropolitan Commercial Bank  
**Account #:** \*\*\*\*\*3489 Checking  
**Blanket Bond (per case limit):** \$0.00  
**Separate Bond (if applicable):** N/A

Net Receipts:	\$45,216.50
Plus Gross Adjustments:	\$234,683.50
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$279,900.00

#### TOTAL - ALL ACCOUNTS

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****3489 Checking	\$45,216.50	\$0.00	\$45,216.50
	<b>\$45,216.50</b>	<b>\$0.00</b>	<b>\$45,216.50</b>

**Exhibit C**

**Claims Proposed Distribution Register**

Case: 23-01979 Teresa L. DeRoos

Case Balance:		\$45,216.50	Total Proposed Payment:		\$45,216.50	Remaining Balance:		\$0.00
Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	Kara K. Gendron	Admin Ch. 7	\$17,245.00	\$17,245.00	\$0.00	\$17,245.00	\$17,245.00	\$27,971.50
	<2100-00 Trustee Compensation>							
	Kara K. Gendron	Admin Ch. 7	\$584.22	\$584.22	\$0.00	\$584.22	\$584.22	\$27,387.28
	<2200-00 Trustee Expenses>							
	Kara Gendron	Admin Ch. 7	\$3,875.00	\$3,875.00	\$0.00	\$3,875.00	\$3,875.00	\$23,512.28
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>							
2P	Internal Revenue Service	Priority	\$59,689.89	\$59,689.89	\$0.00	\$59,689.89	\$23,512.28	\$0.00
2U	Internal Revenue Service	Unsecured	\$28,427.94	\$28,427.94	\$0.00	\$28,427.94	\$0.00	\$0.00
3	LVNV Funding LLC	Unsecured	\$6,916.83	\$6,916.83	\$0.00	\$6,916.83	\$0.00	\$0.00
4	U.S. Department of Education c/o Nelnet	Unsecured	\$84,001.67	\$84,001.67	\$0.00	\$84,001.67	\$0.00	\$0.00
5	Kane Rentals, LLC	Unsecured	\$3,082.31	\$3,082.31	\$0.00	\$3,082.31	\$0.00	\$0.00
8	Members 1st FCU	Unsecured	\$13,840.83	\$13,840.83	\$0.00	\$13,840.83	\$0.00	\$0.00
9	Quantum3 Group LLC as agent for	Unsecured	\$123.35	\$123.35	\$0.00	\$123.35	\$0.00	\$0.00
12	Sunnova Energy Corporation	Unsecured	\$40,510.43	\$40,510.43	\$0.00	\$40,510.43	\$0.00	\$0.00
13	TBF Financial, LLC	Unsecured	\$21,351.15	\$21,351.15	\$0.00	\$21,351.15	\$0.00	\$0.00

Exhibit C

Claims Proposed Distribution Register

Case: 23-01979 Teresa L. DeRoos

<b>Case Balance:</b>		\$45,216.50	<b>Total Proposed Payment:</b>		\$45,216.50	<b>Remaining Balance:</b>		\$0.00
Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
2c	Internal Revenue Service	Unsecured	\$34,361.36	\$34,361.36	\$0.00	\$34,361.36	\$0.00	\$0.00
<b>Total for Case:</b>			23-01979	\$314,009.98	\$314,009.98	\$0.00	\$45,216.50	

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 23-01979

Case Name: Teressa L. DeRoos

Trustee Name: Kara K. Gendron

**Balance on hand:** \$ 45,216.50

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Pennsylvania Department of Revenue	16,144.77	16,144.77	0.00	0.00
2S	Internal Revenue Service	104,960.99	104,960.99	0.00	0.00
6	Adam Kane, Jennifer Kane	50,235.48	50,235.48	0.00	0.00
7	Premier Capital Funding, LLC	99,278.75	99,278.75	0.00	0.00
10	Ally Bank c/o AIS Portfolio Services, LLC	21,808.36	21,808.36	0.00	0.00
11	M&T BANK	160,145.98	160,145.98	0.00	0.00
14	Belco Community Credit Union	31,822.50	31,822.50	0.00	0.00
15	Pennsylvania National Mutual Casualty Ins. a/s/o N	20,956.87	20,956.87	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 45,216.50

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Kara K. Gendron	17,245.00	0.00	17,245.00
Trustee, Expenses - Kara K. Gendron	584.22	0.00	584.22
Attorney for Trustee Fees - Kara Gendron	3,875.00	0.00	3,875.00

Total to be paid for chapter 7 administrative expenses: \$ 21,704.22Remaining balance: \$ 23,512.28

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 23,512.28

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In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$59,689.89 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2P	Internal Revenue Service	59,689.89	0.00	23,512.28

Total to be paid for priority claims: \$ 23,512.28  
Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$198,254.51 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2U	Internal Revenue Service	28,427.94	0.00	0.00
3	LVNV Funding LLC	6,916.83	0.00	0.00
4	U.S. Department of Education c/o Nelnet	84,001.67	0.00	0.00
5	Kane Rentals, LLC	3,082.31	0.00	0.00
8	Members 1st FCU	13,840.83	0.00	0.00
9	Quantum3 Group LLC as agent for	123.35	0.00	0.00
12	Sunnova Energy Corporation	40,510.43	0.00	0.00
13	TBF Financial, LLC	21,351.15	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$34,361.36 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2c	Internal Revenue Service	34,361.36	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00